

**United States Bankruptcy Court  
Western District of Tennessee**

In re **Robert Bruce Clayton  
Tamala Bailey Clayton**

Debtor(s)

Case No.

Chapter **13**

**CHAPTER 13 PLAN  
(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S): (H) **Robert Bruce Clayton** S.S.# **xxx-xx-9034**  
(W) **Tamala Bailey Clayton** S.S.# **xxx-xx-7776**

ADDRESS: **175 Jessie Ave.  
Brighton, TN 38011**

PLAN PAYMENT: Debtor(s) to pay \$ **\$1,144.00** monthly

PAYROLL DEDUCTION: OR ( X ) DIRECT PAY

BECAUSE:

FIRST PAYMENT DATE:

PLACE OF EMPLOYMENT: **Spouse's Employer:**

ADMINISTRATIVE: Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

MONTHLY  
PLAN PMT.

AUTO INSURANCE: ( ) Not included in Plan ( ) Included in Plan \$ **-NONE-**

CHILD SUPPORT: Future support through Plan to \$ **0.00**

Child support arrearage amount \$ **-NONE-**

PRIORITY CREDITORS: **-NONE-** \$ **-NONE-**

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly by the debtor(s).

**-NONE-** Ongoing pmt. Begin **N/A** \$ **N/A**  
Approx. arrearage **N/A** Interest **N/A** % \$ **N/A**

	VALUE	RATE OF	MONTHLY
	COLLATERAL	INTEREST	PLAN PMT.
<b>Navy Federal Credit Union</b>	\$ <b>33,431.00</b>	<b>5.50</b> %	\$ <b>639.00</b>
<b>Navy Federal Credit Union</b>	\$ <b>14,700.00</b>	<b>5.50</b> %	\$ <b>281.00</b>

UNSECURED CREDITORS: Pay % of these claims after above claims are paid or pay all disposable income for term of plan; to be determined by the Chapter 13 Trustee.

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: \$

TERMINATION: Plan shall terminate upon payment of the above, approximately **60** months.

\*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. General unsecured creditors will receive % to be determined by the Chapter 13 Trustee.

DEBTOR'S ATTORNEY: **Laura L. Sanford 19575  
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